

# **Exhibit P**

**Part 1 Company/Partnership Details**Please complete in **BLACK INK** and **BLOCK CAPITALS**.**The Company/Partnership**

Full name of the Company/Partnership

(Referred to throughout this  
questionnaire as the 'Company/Partnership')**BIEMA HOLDINGS LIMITED**

Registered address of the Company/Partnership

c/o Michael Kyprianou & Co  
35 Theklas Lysioti str.  
Eagle Star House  
3030 Limassol, Cyprus Postcode 3030

Trading address of the Company/Partnership

Biema Holdings Ltd  
Aeulestrasse 74  
P.O. Box 461  
9490 Vaduz  
Liechtenstein  
Postcode 9490

Telephone

Facsimile +423 236 04 05

Email address

Website address

Registered Company no. **HE 183067**Date of incorporation **31 August 2006**Country of incorporation **Cyprus**Principal business of the  
Company/Partnership including  
products and services

Biema Holdings Ltd is the owner of real estate in USA and receives monthly interest payments. Occasionally, Biema Holdings Ltd distributes funds back to USA for property maintenance and further real estate investments.

Geographic scope of the  
business

USA / Europe

Client No.	213594
Cabinet	PERM
Doc Type	MAN
Doc Date	13.8.09
Pages (if more than one)	10

Client No.	213594
Cabinet	PERM
Doc Type	MAN
Doc Date	30/4/08
Pages (if more than one)	11

**Group Structure** (including partnerships where appropriate)

Please provide details of parent companies, subsidiaries, fellow subsidiaries, associated companies and trusts  
(a separate form may be used if necessary).

**Biema Holdings Limited is an underlying company of Interfiducia Trust reg. as  
Trustee of THE ROSEBUD SETTLEMENT, Jersey**

Complete where applicable

**Director(s)/Partner(s)**

N.B. Any further director(s) or partner(s) should be listed on a separate form.

## Director/Partner 1

Surname Ackermann  
Forename(s) Iwan J.  
Title (Mr/Mrs/Ms/Miss/Dr/Other) lic.oec.HSG  
Position Director  
Permanent residential address  
Aeulestrasse 74

Postcode 9490 Vaduz

Nationality Liechtenstein

Date of birth

Telephone +423 236 04 78

Fax/fax +423 236 04 05

Email address i.ackermann@blueaxis.net

## Director/Partner 2

Surname Moosleithner-Batliner  
Forename(s) Angelika  
Title (Mr/Mrs/Ms/Miss/Dr/Other) Mrs  
Position Director  
Permanent residential address  
Aeulestrasse 74

Postcode 9490 Vaduz

Nationality Liechtenstein

Date of birth

Telephone +423 236 04 78

Fax/fax +423 236 04 05

Email address a.moosleithner@blueaxis.net

## Director/Partner 3

Surname Dorbat Treuhand- und Verwaltungs-  
anstalt  
Forename(s)  
Title (Mr/Mrs/Ms/Miss/Dr/Other) Messrs.  
Position Director Society  
Permanent residential address  
Aeulestrasse 74

Postcode 9490 Vaduz

Nationality Liechtenstein

Date of birth

Telephone +423 236 04 78

Fax/fax +423 236 04 05

Email address see others

## Director/Partner 4

Surname  
Forename(s)  
Title (Mr/Mrs/Ms/Miss/Dr/Other)  
Position  
Permanent residential address

Postcode

Nationality

Date of birth

Telephone

Fax/fax

Email address

Complete where applicable

**Beneficial Owner(s)/Controller(s)**

List the beneficial owners and/or the principal shareholders and any controllers of the Company/Partnership (a separate form may be used if necessary).

Name	Capacity	Shareholding
1 see separate sheet		
2		
3		
4		
5		
6		
7		
8		
9		
10		

**The Company's/Partnership's Current Bank Account**

Please give details of the main bank account of the Company/Partnership

Name of bank

Address of bank

Postcode

Account no.

Roll number  
(if applicable)

Sort code or equivalent

**Source of funds opening the account**

## Part 2 The Company/Partnership Account

### Company/Partnership Account Details

Type of account required

Title of account

Currency of account  
(multiple possible)

GBP  
 EUR

USD  
 CHF

Other \_\_\_\_\_

### Bank Account Activity

Purpose of the account

Holding company / see before

Estimated frequency  
of transactions

3 per month

Estimated value range  
of transactions

approx. USD 100.000,--

### International Payments/Deposits

If the Company/Partnership is  
likely to require SG Hambros to  
make or receive any regular  
international payments, please  
provide details of the estimated  
frequency, source and  
destination countries and of the  
expected beneficiary or remitter.

Incoming

see page 1

Outgoing

## Bank Statement Dates and Frequency

Statements will be sent quarterly unless otherwise requested below.

Frequency

Day                    **daily** /

**N.B. Bahamas, Channel Islands and Gibraltar clients only:** Where there have been no transactions on an account during the agreed statement period, a statement will not normally be sent to you. However, you will always receive an annual statement for your account.

## Copy Correspondence

Please provide details of where copy correspondence should be sent. Please also state the capacity in which the recipient will be receiving the copy correspondence (e.g. as the Company's/Partnership's lawyer/accountant) and tick the type of documentation to be provided.

Addressee 1

Copy Correspondence

Name

**Bank Account**

Statements

Deposit advices

Capacity

Address

**Investment Account**

Contract notes

Statements

Valuations

CGT packages

Postcode

Addressee 2

Copy Correspondence

Name

**Bank Account**

Statements

Deposit advices

Capacity

Address

**Investment Account**

Contract notes

Statements

Valuations

CGT packages

Postcode

Addressee 3

Copy Correspondence

Name

**Bank Account**

Statements

Deposit advices

Capacity

Address

**Investment Account**

Contract notes

Statements

Valuations

CGT packages

Postcode

## Requests for Information

You agree that SG Hambros may give the following people any information requested in writing by them in relation to the Company's /Partnership's account(s) (tick where appropriate):

Accountant Contact Details

Bank account(s) only

Investment account(s) only

Both

Solicitor Contact Details

Bank account(s) only

Investment account(s) only

Both

Tax Adviser Contact Details

Bank account(s) only

Investment account(s) only

Both

Other: Contact Details

Bank account(s) only

Investment account(s) only

Both

**Please send us a Limited Power of Attorney  
in favour of David Bengis**

## Bank Mandate

We, the signatories, request SG Hambros to open a

Company Account

Partnership Account

Limited Partnership Account

I/We authorise SG Hambros to act on all instructions relating to such account(s) and to honour and debit to such account(s), whether in credit or overdrawn or becoming overdrawn or closed in consequence of such debit, all cheques, drafts or other orders or receipts for money signed, bills of exchange and promissory notes drawn, accepted or made on behalf of the Company/Partnership provided they are signed or accepted by:

Any authorised signatory acting alone; or\*

All authorised signatories acting together; or\*

A specified number of authorised signatories acting together.\* Please specify number below:

Other instructions.\* Please specify below:

\*Only one of the above options must be completed. If not completed, SG Hambros will default to all authorised signatories acting together.

until SG Hambros receives notice in writing to the contrary signed in accordance with the above instructions.

### Authorised signatories

Name in full (BLOCK CAPITALS)	Official position	Signature
Ackermann, Iwan J.	director	
Moosleithner-Batliner Ang	director	
Dorbat Treuhand- und	director	
Verwaltungs-Anstalt		see enclosed list

Alternatively, a separate list of authorised signatories may be provided.

**Mandate by a Partnership only**

The partners will jointly and severally be liable to SG Hambros for repayment and satisfaction of all moneys, obligations and liabilities at any time due, owing or incurred from or by the Partnership to SG Hambros together with interest, commission, charges and any expenses incurred by SG Hambros including all legal and other costs on a full indemnity basis.

It is understood that any balance which may now or hereafter stand to the credit of the account(s) and also any stocks, shares, bonds or securities or other documents, packages or items of any description now or hereafter held by SG Hambros for this/these account(s) shall belong to the survivor or survivors of the partners absolutely in the event of any/either of the partners dying while such account(s) continue(s).

Upon any partner ceasing to be a partner by death or otherwise, SG Hambros may, failing the receipt of written notice to the contrary from the Partnership, or any of the partners, or the legal personal representatives or trustees of any of the partners, treat the surviving or continuing partner or partners (or if different the partner or partners for the time being) as having full power to carry on the business of the Partnership and to deal with its assets as freely as if there had been no change in the Partnership.

This authority shall remain in force until revoked notwithstanding any change in the constitution or name of the Partnership and shall apply notwithstanding any change in the membership of the Partnership by death, bankruptcy, retirement or otherwise or the admission of any new partner or partners.

**Mandate by a Company and Limited Partnership only**

The Company/Partnership shall be fully liable to SG Hambros for repayment and satisfaction of all moneys, obligations and liabilities at any time due, owing or incurred in respect of any such dealings in the name of the Company/Partnership or jointly with any others together with interest, commission, charges and any expenses incurred by SG Hambros including but not limited to all legal and other costs on a full indemnity basis.

**It has been further resolved by the Company/Partnership**

That SG Hambros be furnished with (a) copies of any special or extraordinary resolutions that may from time to time be passed by the Company/Partnership and (b) any certificates of incorporation on change of name of the Company/Partnership. SG Hambros shall be notified immediately in writing signed by any director or the secretary of the Company/Partnership of any change in name or registered address which may from time to time take place.

**Bank Mandate (continued)**

**Codeword** There is the option of creating a codeword on the account(s) as an additional security measure. If a codeword is used and a request/instruction does not contain it, SG Hambros reserves the right not to act on the instruction. The codeword should not be a word that is likely to be guessed by anyone pretending to act on behalf of the Company/Partnership. Authorised signatories must use the agreed codeword in respect of all requests regarding the account(s), including the giving of instructions.

**I/We request that a codeword is used in relation to the Company's/Partnership's account(s). If the authorised signatories do not use the codeword, SG Hambros may not accept the instructions.**

**The codeword I/we wish to use is:**

**Telephone, Electronic Mail and Facsimile Mandate** SG Hambros will accept instructions from you by telephone, email or facsimile on the basis that you agree to the standard indemnity provisions as set out below.

**Unless all the authorised signatories and SG Hambros agree otherwise in writing, SG Hambros may accept any instruction appearing to come from an authorised signatory (or the number of authorised signatories required to act together in giving instructions) which is given in writing or by telephone, email or facsimile or by any other means deemed acceptable by SG Hambros.**

**In consideration of SG Hambros agreeing to accept instructions by telephone, electronic mail and/or facsimile, I/we jointly and severally agree:**

- **to indemnify SG Hambros from and against all actions, proceedings, costs, claims, demands, expenses or losses that SG Hambros may suffer or sustain by reason of or on account of having or not having accepted such instructions; and**
- **that SG Hambros shall be entitled to debit the Company's/Partnership's account(s) with the amount of any payments SG Hambros may make in respect of having accepted such instructions; and**
- **always to provide funds to meet all payments under such instructions, unless other prior arrangements have been made in writing with SG Hambros.**

**Private e-Banking Service**

The Private e-Banking Service offers a means of accessing the Company's/Partnership's account(s) via the internet. Further details about this service are set out in the Banking Services Terms of Business. A person nominated by the Company/Partnership can access the account(s) via the Private e-Banking Service but not operate the account(s) on behalf of the Company/Partnership (view-only access).

**The authorised signatory(ies) wish(es) to use the Private e-Banking Service to access the account(s).**

Yes

No

Name of the individual nominated to access the Private e-Banking Service:

## Bank Mandate (continued)

### SG Hambros Duty of Confidentiality

SG Hambros has a duty of confidentiality to its clients and will only disclose information about the Company/Partnership and its financial affairs in the following situations:

- Where SG Hambros has been required to disclose the information by law;
- Where SG Hambros has a duty to the public to disclose the information;
- Where the disclosure is necessary to protect the interests of SG Hambros;
- Where SG Hambros has entered into an agreement with a third party service provider in connection with the services SG Hambros is providing to the Company/Partnership and it is necessary to disclose the information to enable the service provider to perform its obligations under that agreement. In this case SG Hambros will ensure that the service provider is subject to appropriate confidentiality provisions; or
- Where the authorised signatory(ies) has/have consented to such disclosure.

It is also important that you read and understand the conditions in the Banking Services Terms of Business headed 'Confidentiality and Data Protection' and 'Credit Reference Agencies' which explain how SG Hambros will deal with confidential information relating to the Company/Partnership.

### Disclosure of Information to Other Société Générale Group Companies

The Company's/Partnership's private banker is the focal point of the relationship with SG Hambros. It is the private banker's responsibility to understand the Company's/Partnership's present and future wealth management needs and to develop solutions for the Company's/Partnership's specific circumstances. In order to do this the private banker may from time to time need to discuss the Company's/Partnership's affairs with professionals in other companies within the SG Hambros Group or other parts of the Société Générale Group, and if appropriate to arrange for such professionals to contact the Company/Partnership directly.

I/We agree that SG Hambros may discuss the Company's/Partnership's affairs with, and if appropriate transfer the Company's/Partnership's confidential information to, other companies within the SG Hambros Group, SG Private Banking Group or other parts of the Société Générale Group. I/We understand that this may result in such companies contacting me/us directly and may also result in the marketing of other Société Générale services to the Company/Partnership where these are appropriate to its circumstances.

If you DO NOT wish information about the Company/Partnership, its account(s), business or positions to be given to a related company as set out above, please select one of the following options:

SG Hambros may only discuss the Company's/Partnership's affairs with a company in the SG Hambros Group;

SG Hambros may only discuss the Company's/Partnership's affairs with a company in the SG Private Banking Group (which includes the SG Hambros Group);

No information may be provided to any company in the Société Générale Group.

### Marketing Activities

From time to time SG Hambros may use the Company's/Partnership's contact details to allow us to market certain services provided by the Société Générale Group which we believe may be of interest to the Company/Partnership.

I/We agree that SG Hambros or other companies in the Société Générale Group may analyse and use the information SG Hambros holds about the Company/Partnership to enable SG Hambros to provide information (by post, telephone, email or other medium using the contact details I/we have given SG Hambros) about products and services offered by SG Hambros (or by other companies in the Société Générale Group or selected third parties) which SG Hambros believes may be of interest to the Company/Partnership. I am/We are aware that I/we may at any time tell SG Hambros that I/we do not want to receive such marketing approaches by writing to the Company's/Partnership's private banker.

Please tick if you DO NOT wish to receive such information.

## Bank Account Declaration

By signing this declaration:

- I/We confirm that I/we have read and understood this Banking Services Questionnaire;
- I/We confirm that all the details provided by me/us in this Banking Services Questionnaire are true and correct to the best of my/our knowledge and belief;
- I/We acknowledge receipt of the SG Hambros Banking Services Terms of Business and confirm that I/we have read and understood them and agree to be bound by them as they may be amended from time to time;
- I/We will provide you with any future ancillary document(s) that may affect the information provided herein.

Director/Partner 1

Signature



Please print name in full

lic.oec.HSG Iwan J. Ackermann

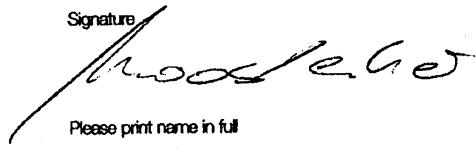
Position

Director

Date 20 June 2007

Director/Partner 2

Signature



Please print name in full

Angelika Moosleithner-Batliner

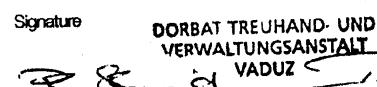
Position

Director

Date 20 June 2007

Director/Partner 3

Signature



Please print name in full

Dorbat Treuhand- und Verwaltungs  
Anstalt

Position

Director

Date 20 June 2007

Director/Partner 4

Signature

Please print name in full

Position

Date

Any further director(s)/partner(s) should sign on a separate form.

## Banking Services Questionnaire

Orient No	213546
Customer	Perm man
Doc Type	
Start Date	1/6/0
Pages (if more than one)	21

Hambros

 **SOCIETE GENERALE**  
Private Banking

**Companies and Partnerships**

**Banking Services**  
**Questionnaire**

Name of Company/Partnership	BIEMA HOLDINGS LTD
Private Banker	ANTHONY HOLLEY

**The Société Générale Private Banking Hambros Group of Companies**

The Banking Services will be provided by:  
(Please select one entity only)

SG Hambros Bank Limited

SG Hambros Bank (Channel Islands) Limited

Jersey

Guernsey

SG Hambros Bank (Gibraltar) Limited

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Referred to throughout this Banking Services Questionnaire as SGPB Hambros.

**Part 1 Company/Partnership Details**Please complete in **BLACK INK** and **BLOCK CAPITALS**.**The Company/Partnership****Name and Address**

Full name of the Company/Partnership  
(referred to throughout this questionnaire  
as the 'Company/Partnership')

BIEMA HOLDINGS LTD

Registered address of the Company/Partnership  
KYRIAKOU MATSI 15  
ROUVOU LIMASSOL TOWER, 5<sup>th</sup> FLOOR, OFFICE 5c  
Postcode LIMASSOL 3040 CYPRUS

Trading address of the Company/Partnership

Postcode

Telephone	
Email address	
Website address	
Registered Company no.	HE 183067
Country of incorporation	CYPRUS
Date of incorporation	31 AUGUST 2006

Principal business of the Company/Partnership including products and services	HOLDING
Geographic scope of the business	

**Group Structure (including partnerships where applicable)**

Please provide details of parent companies, subsidiaries, fellow subsidiaries, associated companies and trusts (a separate form may be used if necessary).

Complete where applicable

### Director(s)/Partner(s)

**N.B.** Any further director(s) or partner(s) should be listed on a separate form.

#### Director/Partner 1

Surname
Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position
Permanent residential address
Postcode
Nationality
Date of birth
Telephone
Facsimile
Email address

#### Director/Partner 2

Surname
Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position
Permanent residential address
Postcode
Nationality
Date of birth
Telephone
Facsimile
Email address

#### Director/Partner 3

Surname
Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position
Permanent residential address
Postcode
Nationality
Date of birth
Telephone
Facsimile
Email address

#### Director/Partner 4

Surname
Forename(s)
Former name: e.g. maiden name/former married name/any previous name(s)
Title (Mr/Mrs/Ms/Miss/Dr/Other)
Position
Permanent residential address
Postcode
Nationality
Date of birth
Telephone
Facsimile
Email address

Complete where applicable

### Corporate Director(s)

**N.B.** Any further corporate director(s) should be listed on a separate form.

#### Director 1

Company name INWEALTH DIRECTORS S.A.  
Registered address PALM CHAMBERS  
191 MAIN STREET  
PO BOX 3174, ROAD TOWN  
Postcode TORTOLA, BVI  
Company no. 1521212  
Contact name(s) DAVID SYKES  
KARINE LEBOEUF  
Telephone + 41 22 735 0888  
Facsimile + 41 22 735 0889  
Email address david@inwealthtrst.com  
Karine.leboeuf@inwealthtrst.com

#### Director 12

Company name \_\_\_\_\_  
Registered address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Company no. \_\_\_\_\_  
Contact name(s) \_\_\_\_\_  
Telephone \_\_\_\_\_  
Facsimile \_\_\_\_\_  
Email address \_\_\_\_\_

#### Director 3

Company name \_\_\_\_\_  
Registered address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Company no. \_\_\_\_\_  
Contact name(s) \_\_\_\_\_  
Telephone \_\_\_\_\_  
Facsimile \_\_\_\_\_  
Email address \_\_\_\_\_

#### Director 4

Company name \_\_\_\_\_  
Registered address \_\_\_\_\_  
Postcode \_\_\_\_\_  
Company no. \_\_\_\_\_  
Contact name(s) \_\_\_\_\_  
Telephone \_\_\_\_\_  
Facsimile \_\_\_\_\_  
Email address \_\_\_\_\_

Complete where applicable

### Beneficial Owner(s)/Controller(s)

List the beneficial owners and/or the principal shareholders and any controllers of the Company/Partnership (a separate form may be used if necessary).

Name	Capacity	Shareholding
1 INWEALTH TRUSTEE IARL AS TRUSTEE OF THE ROEBUD	TRUSTEE / SHAREHOLDER	100%
2 JETTLEMENT		
3		
4		
5		
6		
7		
8		
9		
10		

### The Company's/Partnership's Current Bank Account

Please give details of the main bank account of the Company/Partnership

Name of bank		
Address of bank		
	Postcode	
Account number	Roll number (if applicable)	Sort code or equivalent

### Source of funds opening the account

## Part 2 The Company/Partnership Account

### Company/Partnership Account Details

Type of account required	Income <input type="checkbox"/>	Capital <input checked="" type="checkbox"/>	Other <input type="checkbox"/>
Title of account	BiEMA HOLDINGS LTD		
Currency of account (multiple possible)	GBP <input type="checkbox"/>	USD <input checked="" type="checkbox"/>	CHF <input type="checkbox"/>
	EUR <input type="checkbox"/>	Other <input type="checkbox"/>	

### Bank Account Activity

Purpose of the account	TO RECEIVE & PAY RENTS + SERVICE CHGS / INTEREST PAYTS
Estimated frequency of transactions	DAILY
Estimated value range of transactions	\$10-50K MONTHLY - APPROX

### Bank Account Activity

If the Company/Partnership is likely to require SGPB Hambros to make or receive any regular international payments, please provide details of the estimated frequency, source and destination countries and of the expected beneficiary or remitter.	Incoming	Outgoing
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## Bank Statement Dates and Frequency

Statements will be sent quarterly unless otherwise requested below.

Frequency	MONTHLY
Day	31ST

**N.B. Channel Islands and Gibraltar clients only:** Where there have been no transactions on an account during the agreed statement period, a statement will not normally be sent to you. However, you will always receive an annual statement for your account.

## Copy Correspondence

Please provide details of where copy correspondence should be sent. Please also state the capacity in which the recipient will be receiving the copy correspondence (e.g. as the Company's/Partnership's lawyer/accountant) and tick the type of documentation to be provided.

Addressee 1		Copy Correspondence
Name	INWEALTH DIRECTORI I.A.	<input checked="" type="checkbox"/> Bank Account
Capacity	DIRECTOR	<input checked="" type="checkbox"/> Statements
Address	C/O INWEALTH TRUST S.A.R.L 6 PLACE DES EAUX-VIVES GENEVA 1207 SWITZERLAND	<input checked="" type="checkbox"/> Deposit advices
Postcode		<input checked="" type="checkbox"/> Investment Account
		<input checked="" type="checkbox"/> Contract notes
		<input checked="" type="checkbox"/> Statements
		<input checked="" type="checkbox"/> Valuations
		<input checked="" type="checkbox"/> CGT packages

Addressee 2		Copy Correspondence
Name		<input type="checkbox"/> Bank Account
Capacity		<input type="checkbox"/> Statements
Address		<input type="checkbox"/> Deposit advices
Postcode		<input type="checkbox"/> Investment Account
		<input type="checkbox"/> Contract notes
		<input type="checkbox"/> Statements
		<input type="checkbox"/> Valuations
		<input type="checkbox"/> CGT packages

## Copy Correspondence continued

<b>Addressee 3</b>		<b>Copy Correspondence</b>	
Name		<b>Bank Account</b>	<input type="checkbox"/>
Capacity		Statements	<input type="checkbox"/>
Address		Deposit advices	<input type="checkbox"/>
		<b>Investment Account</b>	<input type="checkbox"/>
		Contract notes	<input type="checkbox"/>
		Statements	<input type="checkbox"/>
	Postcode	Valuations	<input type="checkbox"/>
		CGT packages	<input type="checkbox"/>

## Requests for Information

You agree that SGPB Hambros may give the following people any information requested by them in writing in relation to the Company's/ Partnership's account(s)  
(tick where appropriate):

<b>Accountant</b>	<b>Contact Details</b>
Bank account(s) only	<input type="checkbox"/>
Investment account(s) only	<input type="checkbox"/>
Both	<input type="checkbox"/>

<b>Solicitor</b>	<b>Contact Details</b>
Bank account(s) only	<input type="checkbox"/>
Investment account(s) only	<input type="checkbox"/>
Both	<input type="checkbox"/>

<b>Tax Adviser</b>	<b>Contact Details</b>
Bank account(s) only	<input type="checkbox"/>
Investment account(s) only	<input type="checkbox"/>
Both	<input type="checkbox"/>

<b>Other</b>	<b>INVESTMENT ADVISER</b>	<b>Contact Details</b>
Bank account(s) only	<input checked="" type="checkbox"/>	DAVID BENGIS
Investment account(s) only	<input type="checkbox"/>	
Both	<input type="checkbox"/>	DAVIDBENGIS@MAC.COM

## Bank Mandate

We, the signatories, request SGPB Hambros to open a

## Company Account



## **Partnership Account**



### **Limited Partnership Account**



I/We authorise SGPB Hambros to act on all instructions relating to such account(s) and to honour and debit to such account(s), whether in credit or overdrawn or becoming overdrawn or closed in consequence of such debit, all cheques, drafts or other orders or receipts for money signed, bills of exchange and promissory notes drawn, accepted or made on behalf of the Company/Partnership provided they are signed or accepted by:

**Any authorised signatories acting alone; or\***



**All authorised signatories acting together; or\***



**A specified number of authorised signatories acting together.\***

**Please specify number below:**

**Other instructions.\***



**Please specify below:**

\*Only one of the above options must be completed. If not completed, SGPB Hambros will default to all authorised signatories acting together.

until SGPB Hambros receives notice in writing to the contrary signed in accordance with the above instructions.

### Authorised Signatories

Name in full (BLOCK CAPITALS)	Official position	Signature
AUTHORIZED SIGNATORIES OF INWEALTH DIRECTORS LTD	(PLEASE SEE ATTACHED LIST)	

Alternatively, a separate list of authorised signatories may be provided.

**Mandate by a Partnership only**

The partners will jointly and severally be liable to SGPB Hambros for repayment and satisfaction of all moneys, obligations and liabilities at any time due, owing or incurred from or by the Partnership to SGPB Hambros together with interest, commission, charges and any expenses incurred by SGPB Hambros including all legal and other costs on a full indemnity basis.

It is understood that any balance which may now or hereafter stand to the credit of the account(s) and also any stocks, shares, bonds or securities or other documents, packages or items of any description now or hereafter held by SGPB Hambros for this/these account(s) shall belong to the survivor or survivors of the partners absolutely in the event of any/either of the partners dying while such account(s) continue(s).

Upon any partner ceasing to be a partner by death or otherwise, SGPB Hambros may, failing the receipt of written notice to the contrary from the Partnership, or any of the partners, or the legal personal representatives or trustees of any of the partners, treat the surviving or continuing partner or partners (or if different the partner or partners for the time being) as having full power to carry on the business of the Partnership and to deal with its assets as freely as if there had been no change in the Partnership.

This authority shall remain in force until revoked notwithstanding any change in the constitution or name of the Partnership and shall apply notwithstanding any change in the membership of the Partnership by death, bankruptcy, retirement or otherwise or the admission of any new partner or partners.

**Mandate by a Company and Limited Partnership only**

The Company/Partnership shall be fully liable to SGPB Hambros for repayment and satisfaction of all moneys, obligations and liabilities at any time due, owing or incurred in respect of any such dealings in the name of the Company/Partnership or jointly with any others together with interest, commission, charges and any expenses incurred by SGPB Hambros including but not limited to all legal and other costs on a full indemnity basis.

**It has been further resolved by the Company/Partnership**

That SGPB Hambros be furnished with (a) copies of any special or extraordinary resolutions that may from time to time be passed by the Company/Partnership and (b) any certificates of incorporation on change of name of the Company/Partnership. SGPB Hambros shall be notified immediately in writing signed by any director or the secretary of the Company/Partnership of any change in name or registered address which may from time to time take place.

## Bank Mandate continued

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### Codeword



There is the option of creating a codeword on the account(s) as an additional security measure. If a codeword is used and a request/instruction does not contain it, SGPB Hambros reserves the right not to act on the instruction. The codeword should not be a word that is likely to be guessed by anyone pretending to act on behalf of the Company/Partnership. Authorised signatories must use the agreed codeword in respect of all requests regarding the account(s), including the giving of instructions.

**I/We request that a codeword is used in relation to the Company's/Partnership's account(s). If the authorised signatories do not use the codeword, SGPB Hambros may not accept the instructions.**

**The codeword I/we wish to use is:**

GENEVA

### Telephone, Electronic Mail and Facsimile Mandate

SGPB Hambros will accept instructions from you by telephone, email or facsimile on the basis that you agree to the standard indemnity provisions as set out below.

**Unless all the authorised signatories and SGPB Hambros agree otherwise in writing, SGPB Hambros may accept any instruction appearing to come from an authorised signatory (or the number of authorised signatories required to act together in giving instructions) which is given in writing or by telephone, email or facsimile or by any other means deemed acceptable by SGPB Hambros.**

**In consideration of SGPB Hambros agreeing to accept instructions by telephone, electronic mail and/or facsimile, I/we jointly and severally agree:**

- to indemnify SGPB Hambros from and against all actions, proceedings, costs, claims, demands, expenses or losses that SGPB Hambros may suffer or sustain by reason of or on account of having or not having accepted such instructions; and**
- that SGPB Hambros shall be entitled to debit the Company's/Partnership's account(s) with the amount of any payments SGPB Hambros may make in respect of having accepted such instructions; and**
- always to provide funds to meet all payments under such instructions, unless other prior arrangements have been made in writing with SGPB Hambros.**

### Private e-Banking Service

The Private e-Banking Service offers a means of accessing the Company's/Partnership's account(s) via the internet. Further details about this service are set out in the Banking Services Terms of Business. A person nominated by the Company/Partnership can access the account(s) via the Private e-Banking Service but not operate the account(s) on behalf of the Company/Partnership (view-only access).

**The authorised signatory(ies) wish(es) to use the Private e-Banking Service to access the account(s).**

Yes

No

Name of the individual nominated to access the Private e-Banking Service:

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### SGPB Hambros Duty of Confidentiality

SGPB Hambros has a duty of confidentiality to its clients and will only disclose information about the Company/Partnership and its financial affairs in the following situations:

- Where SGPB Hambros has been required to disclose the information by law;

## Bank Account Declaration



### By signing this declaration:

- I/We confirm that I/we have read and understood this Banking Services Questionnaire;
- I/We confirm that all the details provided by me/us in this Banking Services Questionnaire are true and correct to the best of my/our knowledge and belief;
- I/We acknowledge receipt of the SGPB Hambros Banking Services Terms of Business and confirm that I/we have read and understood them and agree to be bound by them as they may be amended from time to time;
- I/We will provide you with any future ancillary document(s) that may affect the information provided herein.

#### Director/Partner 1

Signature

Please print name in full

DAVID JYKES

FOR AND ON BEHALF OF INWEALTH DIRECTORS LTD

Position

DIRECTOR

Date

24/03/2010

#### Director/Partner 2

Signature

Please print name in full

DAVID JYKES

Position

Date

#### Director/Partner 3

Signature

Please print name in full

Company (if applicable)

Position

Date

#### Director/Partner 4

Signature

Please print name in full

Company (if applicable)

Position

Date

**N.B.** Any further director(s)/partner(s) should sign on a separate form.

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KYCB PROFILE – COMPANY

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SYNERGY INDEX	Cabinet	CLIENT	Doc Type	KYCC	Doc Date	Client No.
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**CUSTOMER DUE DILIGENCE - KNOW YOUR CLIENT'S BUSINESS ("KYCB") PROFILE**

The purpose of this form is to assist SGPB Hambros & its employees to carry out its responsibilities to deter money laundering.

KYCB data should be completed in full as part of the New Client Acceptance process. However, this is a 'living' document and must be updated on an ongoing basis so as to detail the present relationship with and status of our Client. As changes occur, this document must be updated and saved. Whenever updated, a copy should be printed and scanned into Synergy.

Full Name of Company:__	BIEMA HOLDINGS LTD
1. Is this a stand-alone Company or part of a group structure? <i>See footnote below</i> <sup>1</sup>	Stand-alone Company  <input checked="" type="checkbox"/> Part of a structure <b>NOTE:</b> If part of a structure, you <b>MUST</b> attach a structure diagram or provide a full description of the entire relationship.
2. What was the source of introduction of this business? <i>Another client, a professional firm, response to an advertisement etc</i>	KEVIN GOLD – MISCHON DE REYA SOLICITORS
3. Why SGPBH & this jurisdiction? <i>A brief Indication of the rationale behind this account being opened with SGH – why is the business coming to us?</i> <i>Provide a separate file note if required</i>	FAMILY CONNECTION
4. Full name of the Ultimate Beneficial Owner(s)	MR ARNOLD BENGIS
5. Has the Ultimate Beneficial Owner been met face to face? <i>IF YES: when &amp; by whom</i> <i>IF NO: explain why not</i>	YES ON SEVERAL TIMES WITH ANTHONY HOLLEY IN LONDON
6. What is/was the Source of Wealth of the Ultimate Beneficial Owner?  <i>SoW - the activities which have generated the total net worth of a person i.e. those activities which have generated a customer's funds and property.</i>  <i>Information concerning the time frame over which that wealth was generated and the geographical sphere of the activities that have generated the wealth may also be relevant.</i>  <i>Full details are required – bland terms such as "Sale of Business", "savings", "Inheritance" or "earned" are not enough and need to be expanded upon, such as "life time savings of Mr X, who was a London lawyer".</i>  <i>Provide a separate file note if required.</i>	CAPITAL FROM ROSEBUD FAMILY TRUST
7. How was the SoW verified?  <i>Where appropriate, documentary evidence should be provided supporting the information provided by the Client</i> <i>Refer to the Source of Wealth Matrix – available on SGHambros online</i>	FROM ORIGINAL KYC AT TIME OF OPENING

<sup>1</sup> This Company is owned (fully or in part) by another Company or Trust; **OR** this Company owns (fully or in part) another Company or Trust; **OR** the Ultimate Beneficial Owner of this Company beneficially owns (fully or in part) another Company or has settled a Trust.

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KYCB PROFILE – COMPANY

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<p>8. What are the Activities of the Company? <i>See M&amp;As – state, for example, whether company is (to be) an Investment or Trading Company and what its prime activities are (to be)</i></p>	<p>REAL ESTATE BUSINESS</p>															
<p>9. State the amount of source of the initial funds being remitted to open this new account.  <i>State the Amount, the Name of the Remitter, the Bank and Country that will be remitting the initial funds. If it is not in the same name as the Client, fully explain the reasons for 3<sup>rd</sup> party involvement. If securities, state the name the securities are held in and the originating broker details</i></p>	<p>£100K MISCHON DE REYA</p>															
<p>10. What services are being/to be provided by SGPBH? <i>Fully list the products and service the client requires from SGH. This will help determine the level of KYC information required. If in doubt refer to your MLRO. i.e. Services - Bank Account, Credit, Investment and Trust Products – Visa Card, Structured Notes, E-banking</i></p>	<p>BANKING</p>															
<p>11. What is the <b>estimated</b> Financial Activity of the bank account of the Company? State the amount and frequency of all anticipated client-instigated transactions. <i>Ignore</i> transactions such as fees, interest, dividends, fixed rollovers etc.</p>	<p>HOLDING COMPANY TO RECEIVE LOAN INTEREST ANNUALLY FROM SACS (PROPERTY COMPANY IN THE USA)</p>															
<p>12. Value range of transactions: <i>This information will assist in identifying any unusual transactions.</i>  <b>Estimated</b> value ranges: <i>To be completed at client take-on.</i>  <b>Actual</b> value ranges: <i>To be updated whenever Profile is reviewed. Indicate the value of transactions from the last to the current review</i></p>	<p><i>Indicate the maximum value of anticipated transactions. Be as accurate as possible - i.e. if you know the only income received is monthly rental income of £10K, put up to £10K.</i></p> <table> <thead> <tr> <th><u>Incoming Funds</u></th> <th colspan="2"><u>Payments out</u></th> </tr> </thead> <tbody> <tr> <td>Up to: \$100K</td> <td colspan="2">Up to: \$100K</td> </tr> <tr> <td><u>Review period</u></td> <td>From: 01.11.11</td> <td>To: 01.11.12</td> </tr> <tr> <td>Inward</td> <td>Low £0</td> <td>High £2.5m</td> </tr> <tr> <td>Outward</td> <td>Low £0</td> <td>High £4,824.00</td> </tr> </tbody> </table>	<u>Incoming Funds</u>	<u>Payments out</u>		Up to: \$100K	Up to: \$100K		<u>Review period</u>	From: 01.11.11	To: 01.11.12	Inward	Low £0	High £2.5m	Outward	Low £0	High £4,824.00
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<u>Review period</u>	From: 01.11.11	To: 01.11.12														
Inward	Low £0	High £2.5m														
Outward	Low £0	High £4,824.00														
<p>13. Detail any anticipated cross-border financial transactions (payments and receipts) <i>Detail the amount, beneficiary/remitter, country and purpose of any payments/receipts to/from <u>outside the jurisdiction in which the account is to be maintained</u>.</i></p>	<p>USA AND EUROPE</p>															

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14. What is, or is likely to be, the Company's annual income and how is it/will it be derived?			
15. Annual Turnover (GBP equiv):	Last year	\$100K	This year (estimated)
16. Name & address of any other Bankers to the Company			

**Q17: Private Companies ONLY**

List ALL Directors (where not SGHTC), Shareholders &amp; Controllers and show % stake held.

*\* If there are more than 4 parties, continue on a separate sheet, using the same format as above.*

Position(s) Held	Full Name	Residential Address	Stake Held (%)

**Q18: All companies**

Connected accounts - list all other accounts held within the SG Hambros Group that are connected to this Company

*\* If there are more than 4 connected accounts, continue on a separate sheet, using the same format as above.*

SGH Jurisdiction	Name of connected Client	Client No.	Relationship to this Client	Olympic RE code
Jersey	Pearl Investments Ltd	381950	Family Connection	202
Jersey	Mr David Bengis	162779	Family Connection	202
Jersey	Ms Gabi Bengis	189421	Family Connection	202
Jersey	Ms Lana Rubinstein	190233	Family Connection	202
Jersey	Mrs Reeva Goldblum	148199	Family Connection	202
Jersey	Evolution Partners Inc	207330	Same Beneficial Owner	013
Jersey	Armine Investments Ltd	381969	Same Beneficial Owner	013

19. Any other pertinent information

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KYCB PROFILE – COMPANY**

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**KYC**

24/11/08 - Biema forms part of the Bengis connection. I am in regular contact with David Bengis and the Trustees, First Advisory. Biema is the real estate company covering the Rosebud's property portfolio in USA

June 09 – In regular contact with David Bengis and First Advisory in Liechenstein. Funds due in shortly of \$200,000.00 from Mishcon De Reya.

January 10 – Still in regular contact with David Bengis and Olivia at First Advisory in Liechenstein. Regular payments made with regard to House Services and Property Maintenance. Account runs in line with expected activity.

**July 2010**

In regular contact with Mr David Bengis, by e-mail, fax, phone and in person. Mr David Bengis visited the island in April 2010 to attend our Private Client Dinner. He stayed at the Atlantique Hotel and Tony Holley had a meeting with him the following morning.

The account is now managed by new trustees in the name of Inwealth Trust Sarl. In regular contact by e-mail, fax and phone with Karine and Nora. Account runs in line with expected activity. Regular pymts made for house services and property maintenance.

**January 2011**

In regular contact with Mr David Bengis (almost Daily by phone and e-mail. Instructions received from Inwealth by e-mail quoting their password. In regular contact with Karine also by e-mail and phone. No change since last review.

**July 2011**

**In regular contact with David Bengis and Karine Lebocey by telephone, fax and e-mail. Account continues to run in line with expected activity. David recently introduced his friend, Mr Avin Lieberman to SG. Mr Lieberman has opened an account and we are in the process of opening the portfolio account to start trading.**

**Oct 2011**

**In regular contact with David Bengis by telephone, fax and e-mail. Gearing 2 signed off by Paris for \$13.5million. Sale of Property in Florida over Biema Holdings for \$1.2M – funds due in shortly.**

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**Forward this form and all required attachments to Middle Office**

**Middle Office/Operations – Olympic input sign-off for KYC renewals only. (Initial KYC risk codes are input from account opening forms).**

Arrange for relevant 'AN' code to be updated in Olympic with the next review date shown on the Risk Assessment Form.

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Input by	Print Name	Signature	Date
	<u>Paula APPERLEY</u>	<u>APPERLEY</u>	<u>6/11/12</u>
Controlled by	Print Name	Signature	Date
	<u>J. Morris</u>	<u>J. Morris</u>	<u>7/11/12</u>